

## **“THE NEED OF SOCIAL SECURITY FOR WOMEN IN UNORGANIZED SECTOR IN INDIA”**

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The concept of social security is as old as the history of man. Stories of Bible tell us how, during the years Of famine, Joseph tried to tide over the situation by making use of surplus stocks of grains which he had stocked during the earlier years of plenty. The oldest institution of social security is family that includes the extended family. Traditionally, the family that includes informal social security system in india. There was a system of joint families who lives together, with member taking responsibility for those who were in need. The impact of industrial revolution, modernization and urbanization and job opportunities in cities, lead to the breakdown of joint family system and disturbed this institution of social security.

When individual was unable to take care of his own need, the society realized the importance of protecting the individual and his family. In great Britain the poor laws were enacted to provide minimal food and shelter in a workhouse to the poor. Private savings, compensation by employers medieval guilds, mutual aid or mutual benefit societies, private insurance and life insurance are some of evolutionary forma of social security efforts.

Article 43 of the Indian constitution speaks of state’s responsibility to provide social security to the citizens of this country . Article 14 (7<sup>th</sup> schedule) guarantees that no person will be denied equality before the law. The state is directed to provide relief and help to the disabled and unemployable. Article 41 states that the state shall, within the limits of its economic capacity and development, make effective provisions for securing the right to work, to education and to public assistance in cases of unemployment, old age, sickness and disablement (Shankar, 2006). The Act (Person and Disabilities Act, 1995 and Right of persons with Disabilities Act) has provision of preventive social security measures such as pre- natal and post- natal care for the mother and child; mention social security provisions such as unemployment allowance and insurance; and supports the right of disabled people including women with disabilities and children to lead independent lives. Protecting them from of violence and so on.

Modernization and urbanization have resulted in radical socio- economic changes and give rise to new conflicts and tensions consequent upon the erosion of age old family and fraternal security. The transition from agricultural economy to an industrial economy brought in special accompanied problems that called for social security

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The purpose of any social security measure is to give individuals and families the confidence that their level of living and quality of life will not erode by social or economic eventuality, provide medical care and income security against the consequence of defined contingencies; facilitate the victims physical and vocational rehabilitation; prevent or reduce ill health and accidents in the occupations; project against unemployment by maintenance and promotion of job creation and provide benefit for the maintenance of any children. The contingencies of social security as delineated by ILO are medical care, sickness benefit, unemployment benefit, old age benefit, employment injury benefit, family benefit, maternity benefit, invalidity benefit and survivor benefit.

The nature of the issues of the elderly in developing countries like india is vastly different due to factors such as chronic poverty, unemployment and underemployment as well as the existence of a large informal sector. Recently, however , changing demographics in the less developed countries have brought to focus the issue regarding the provision of social security to vulnerable elderly population. Increase in the percentage of the aged from 7 percent of total population to 14 percent , which took nearly 100 to 120 years for some European countries could happen in india, china and few asian countries in just about 40 years, due to faster mortality decline in less developed countries.

India is home to one fifth of the World's population which includes a third of the world's poor and one-eighth of the world's elderly until recently, family and adult children were considered to be a reliable source for providing old age security, However , these traditional source of old age security have come under great strain elderly, other social-economic- cultural changes like disintegration of joint family system, non-availability of caregivers due to increased work participation of women, lower incidence of widowhood and migration of youth and more individualistic attitude of children. The problem is more acute among the poor elderly who, with their deteriorating health conditions are unable to work for earning and have hardly, if ever, any saving to fall saving to fall back upon . Marginalization of the poor- an unforeseen consequence of globalization and increasing feminisation of poverty have further underscored the need to adopt suitably targeted measures that provide social security.

Government of India as well as the state government have undertaken some initiatives in this direction but the economic feasibility of social security at a level comparable to that of more developed countries is a vital constraint in less developed countries like India. 104 million elderly (60 plus) in India, and they are expected to cross 173 million by 2026. Between 2000 and 2050, the elderly population of India is expected to shoot up by 360 percent. In sharp contrast, Potential support ratio (defined as the number of person in the working age group 15 – 59 per one person in the age group 60 plus) will be declining from 8.4 in 2001 to 7 in 2011 and only 5.2 in 2026. By 2050, the number of 60 years and older elderly women would exceed the number of elderly men by 18.4 million . The percentage of Indian women who are widows increased from 44.5 in the age group 60-64 years to 86.8 for women

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aged 80 and older. In contrast, one in ten men in the age group of 60-64 years and one third of men above 80 are widowers.

Elderly women, especially widows, are economically far more vulnerable, as compared to men, by the criteria such as

- I. No income (Men =26%, women= 59%)
- II. Not owing any (Men= 11%, women=34%, widows- 28%, widowers= 14%)
- III. Fully financially dependent (Men = 33%, women = 66%)

Fortunately 70% of the elderly live with their adult children and only 6% were living alone but nearly a third of the poorest elderly either living alone or with their spouse were in greatest need of social security. One among every five elderly men and women feel that the state should support persons in their old age.

The workforce in our country can be broadly classified into two categories – the organized – the organized and the unorganized sector. The unorganized sector, also referred as the informal sector, is characterized by the following features.

- (I) Scattered and Frgmented
- (II) Seasonality
- (III) Minimal legislative protection
- (IV) Lacks of knowledge

The size of the unorganized sector in India is massive. About 93% of the total workforce in India is employed here and the number has been growing steadily. As per NSSO survey, out of 400 million workforce in India at the turn of the country, around 370 million is employed in the unorganized sector while the majority of the workers in the unorganized sector while the majority of the workers in the unorganized sector are engaged in agriculture, 79.71 million workers were engaged in other non-agriculture, 79.71 million workers were engaged in other non- agricultural enterprises, their number being 44.35million.

Year	% in organized sector	% in unorganized sector
1971	9.6	90.4
1981	9.3	90.7
1993	8.7	91.3
2001	7.5	92.5

(NSS Survey, 2001)

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Given the importance and size of the unorganized sector, the government has enacted several schemes to provide social security for the workers in the unorganized sectors. These schemes can be classified into four group namely :- Centrally funded schemes, Social Insurance Schemes, Social Assistance Schemes and Public Initiatives.

The social security schemes cover millions of workers and the government has taken a keen interest in them interest in them. It has enacted new ones. Every now and then while extending the purviews of the existing ones. Despite such measures, the schemes and there implementation suffer from some drawback that need to be analyzed and properly studies. Some of these drawbacks are as follows.

- (I) **Low Coverage :-** Millions of workers have been covered yet the coverage need to be accelerated as this pace is too slow. The bulk still remains outside the purview of various schemes. Enactment of any legislation should ensure its prompt coverage which is not so in these cases. The government has extended the coverage of existing schemes but even then the figure available slow growth rate.
- (II) **Nature of Work and workforce :-** Being illiterate, most of the workers are not even aware of such schemes for their benefit and the rights available thereof. Those who know seem quite skeptical about them due to politics of vote bank so common in our country. The government has tried to counter the effect of these factors by taking help of various agencies that act on its behalf.

A typical problems arises on this point in the case of group social security schemes as the workers are unable to organize themselves and reap the benefits collectively which renders these schemes almost defunct.

- (III) **Lack of co- ordination among agencies** :- Some workers may be getting the some benefit more than one , his counterpart in another region may be totally deprived from it. This is especially true as mobility and migration is very high among workers Therefore lack of co-ordination among the agencies and the absence of a centralized “numbering system” may falsify the figure available regarding coverage of workers under different schemes.
- (IV) **Overlapping** :- There is a lot of overlapping in the different schemes. A glance at the schemes the benefits under different schemes. Besides, some initiatives by the social welfare organizations and other private players may be roughly the same as that of the state government as in Tamil Nadu and Kerela.

**Suggestions :-**

The schemes have largely remained a genuine effort by the state and other agencies. The above mentioned short comings can certainly be overcome and further development is possible in this area.

- ❖ True purpose of social security will be genuinely accomplished when there is not financial support but capacity to generate future support which in turn will lead to self dependency.
- ❖ Like their organized counterpart, the workers in unorganized sector can be brought within the purview of the schemes in a phased manner. It is not possible physically to bring such a massive lot under one umbrella at a single go. While concentrated efforts are being made and have been quite.
- ❖ The biggest drawback of this sector is illiteracy which has hit the workers the hardest. It is necessary to educate the worker about their rights and the necessity of social security measures being undertaken for them.
- ❖ All efforts towards providing social security to the unorganized sector should be backed by proper legislations.